

**PATRIOT BANCSHARES, INC.**

|   | CPP Disbursement Date<br>12/19/2008 | RSSD (Holding Company)<br>3390430 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2013<br>\$ millions                 | 2014<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$1,274                             | \$1,404                           | 10.3%   |      |    |
| Loans   | \$848                               | \$958                             | 12.9%   |      |    |
| Construction & development  | \$116                               | \$133                             | 14.8%   |      |    |
| Closed-end 1-4 family residential   | \$93                                | \$70                              | -24.9%  |      |    |
| Home equity   | \$0                                 | \$0                               | -3.5%   |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$2                                 | \$2                               | -16.6%  |      |    |
| Commercial & Industrial   | \$265                               | \$320                             | 20.9%   |      |    |
| Commercial real estate  | \$341                               | \$389                             | 14.2%   |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$115                               | \$305                             | 164.3%  |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$353                               | \$309                             | -12.6%  |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$2                                 | \$4                               | 103.6%  |      |    |
| Cash & balances due   | \$24                                | \$64                              | 169.1%  |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$79                                | \$61                              | -22.7%  |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$84                                | \$76                              | -10.2%  |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$1,138                             | \$1,259                           | 10.6%   |      |    |
| Deposits  | \$1,043                             | \$1,115                           | 6.9%  |      |    |
| Total other borrowings  | \$80                                | \$139                             | 73.4%   |      |    |
| FHLB advances   | \$80                                | \$139                             | 73.4%   |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$135                               | \$145                             | 7.3%  |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 10.6%                               | 10.1%                             | --  |      |    |
| Tier 1 risk based capital ratio   | 14.4%                               | 12.1%                             | --  |      |    |
| Total risk based capital ratio  | 15.6%                               | 13.1%                             | --  |      |    |
| Return on equity <sup>1</sup>   | 6.0%                                | 8.3%                              | --  |      |    |
| Return on assets <sup>1</sup>   | 0.6%                                | 0.9%                              | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.0%                                | 3.0%                              | --  |      |    |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}                                | 68.2%                               | 190.1%                            | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 0.0%                                | -432.5%                           | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | -0.6%                               | 0.1%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2013                                | 2014                              | 2013  | 2014 |    |
| Construction & development  | 1.7%                                | 1.9%                              | 0.0%  | 0.3% | -- |
| Closed-end 1-4 family residential   | 4.7%                                | 0.4%                              | 0.0%  | 0.0% | -- |
| Home equity   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 4.2%                                | 1.7%                              | 0.2%  | 0.0% | -- |
| Commercial & Industrial   | 0.8%                                | 0.8%                              | 0.1%  | 0.0% | -- |
| Commercial real estate  | 0.7%                                | 0.1%                              | 0.0%  | 0.0% | -- |
| Total loans   | 2.5%                                | 0.6%                              | 0.0%  | 0.0% | -- |